



FORM PTO-1449

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Attorney Docket Number	12492-02/NEC
Application Number	09/820,271
Filing Date	March 27, 2001
Applicant(s)	Fair, et al.
Gr up Art Unit	not yet assigned
Examiner Name	To be assigned

U.S. PATENT DOCUMENTS

EXAMINER INITIALS	DOCUMENT NUMBER	ISSUE DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
JF	6,094,644	July 25, 2000	Hillson, et al.	705	400	
	5,878,141	March 2, 1999	Daly, et al.	705	78	
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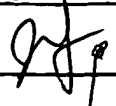

EXAMINER INITIALS	DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY OR PATENT OFFICE	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

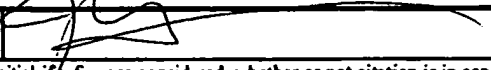
OTHER DOCUMENTS

EXAMINER INITIALS	Include name of the author (in CAPITAL LETTERS), title of the article, title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
JF	DYLAN TWENEY, <i>The Defogger</i> , www.ecompany.com , June 2001, pgs, 102, 104 and 106
	GARY STIX, <i>A License for Copycats?</i> , <i>Scientific American</i> , June 2001, pg. 36
	THOMAS E. WEBER, <i>E-World</i> , <i>The Wall Street Journal</i> , March 13, 2000,
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	NICK WINGFIELD, <i>Changing Chat Will instant messaging be the dial tone of the future?</i> , <i>The Wall Street Journal</i> , September 18, 2000
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	DENNIS FISHER, <i>Small Talk Goes Big Bucks</i> , <u>eWeek Magazine</u> , August 25, 2000
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	TIM McELLIGOTT, <i>Reading Billing and Able</i> , <u>Telephony</u> , June 26, 2000
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	MARK MERKOW, <i>How Do I Pay Thee? Let Me Count the Ways...</i> , <u>Internet.com. (Ecommerce-Guide.com)</u> October 21, 1999
	ALEIX GUTZMAN, <i>Annual Review of Alternative Payment Systems</i> , <u>Intenet.com (Ecommerce-Guide.com)</u> , May 14, 2001
	ALEIX GUTZMAN, <i>Annual Review of Alternative Payment Systems, Part II</i> , <u>Intenet.com (Ecommerce-Guide.com)</u> , May 31, 2001

EXAMINER SIGNATURE		DATE CONSIDERED	8/15/04
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			

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